

**WE CLAIM:**

1. A towel to tote bag convertible article, said article comprising: a) a towel having a first end region, a second end region and an intermediate region between said first and second end regions; b) a pocket formed at and across said first end region, said pocket having an opening facing said second end region and being sized to receive and contain said second end region and said intermediate region, said pocket being configured for being turned inside out to form a tote bag containing said second end region and said intermediate region; and c) closure means for enabling the closing of said pocket opening before and after said pocket is turned inside out.

2. The convertible article as claimed in claim 1, including a lining attached to said pocket, said lining forming the outside of said tote bag when said pocket is turned inside out.

3. The convertible article as claimed in claim 2, wherein said lining is constructed from a waterproof material.

4. The convertible article as claimed in claim 1, including a tote bag carrying strap attached to the inside of said pocket.

5. The convertible article as claimed in claim 1, wherein said towel comprises a terry cloth sports towel.

6. The convertible article as claimed in claim 1, wherein said closure means comprises a zipper.

7. A towel to tote bag convertible article, said article comprising: a. a sports towel having a first end region, a second end region and an intermediate region between said first and second end regions; b. a pocket formed at and across said first end region, said pocket having an opening facing said second end region and being sized to receive and contain said second end region and said intermediate region, said

pocket being configured for being turned inside out to form a tote bag containing said second end region and said intermediate region; c. a tote bag carrying strap attached to the inside of said pocket; and d. a zipper attached to said towel and to the pocket at said opening for enabling the closing of the pocket opening before and after the pocket is turned inside out.

8. The convertible article as claimed in claim 7, including a lining attached to said pocket, said lining forming the outside of said tote bag when said pocket is turned inside out.

9. The convertible article as claimed in claim 8, wherein said lining is constructed from a decorative material.

10. The convertible article as claimed in claim 8, wherein said lining is constructed from a waterproof material.

11. A method for constructing a towel that converts into a tote bag, said method comprising the steps of: a) forming a towel having a first end region, a second end region and an intermediate region between said first and second end regions; b.) making a pocket at said first end region having an opening facing said second end region and extending across the first end region and of sufficient size to receive and contain said second end region and said intermediate region; c) forming a tote bag by turning said pocket inside out with said second end region and said intermediate region contained in said tote bag; and d) providing a common closure for said pocket and said tote bag.

12. The method as claimed in claim 11, including the step of attaching a tote bag carrying strap to the inside of said pocket.

13. The method as claimed in claim 11, including the step of attaching a lining inside said pocket, said lining forming the outside of the tote bag when the pocket is turned inside out.

14. The method as claimed in claim 13, including making the lining of a decorative material.

15. The method as claimed in claim 13, including making the lining of a waterproof material.

16. The method as claimed in claim 11, wherein the step of making a towel includes making the towel a sports towel.

17. A towel to tote bag convertible article, said article comprising:  
a towel having a material with a first surface and an opposite surface;  
a pocket formed on a first surface, the pocket including a layer of material, the layer having opposite surfaces which in a first condition lies substantially adjacent the first surface, said pocket having an opening between the layer and the first surface and being sized to receive and contain the material of the towel, said pocket being configured for being turned inside out to form a tote bag containing said towel; and  
at least one other pocket located with the surface of the material.

18. The convertible article as claimed in claim 17, including a lining attached to said pocket, said lining forming the outside of said tote bag when said pocket is turned inside out.

19. The convertible article as claimed in claim 18, wherein said lining is constructed from a waterproof material.

20. The convertible article as claimed in claim 17, wherein the towel material is formed with multiple plies, and wherein the other pocket is defined between the multiple plies..

21. The convertible article as claimed in claim 17, wherein said towel comprises multiple different pockets located with surface of the towel.

22. The convertible article as claimed in claim 21, including a closure for enabling the closing of said pocket opening before and after said pocket is turned inside

out, and wherein at least one other pocket is formed on the layer of the pocket material, and selectively there are other pockets located on both surfaces of the layer.

23. A towel to tote bag convertible article, said article comprising:  
a towel having a material with a first surface and an opposite surface;  
a pocket formed on a first surface, the pocket including a layer of material which in a first condition lies substantially adjacent the first surface, said pocket having an opening between the layer and the first surface and being sized to receive and contain the material of the towel, said pocket being configured for being turned inside out to form a tote bag containing said towel;  
at least one other pocket located with the surface of the material, and closure for the other pocket; and  
a closure attached to said towel and to the pocket at said opening for enabling the closing of the pocket opening before and after the pocket is turned inside out.

24. The convertible article as claimed in claim 23, including a lining attached to said pocket, said lining forming the outside of said tote bag when said pocket is turned inside out.

25. The convertible article as claimed in claim 24, wherein other pockets are formed in adjacency with the lining material.

26. The convertible article as claimed in claim 17, wherein said material for the towel includes areas for separation so that the material is selectively separable into different components, and including joinder elements to rejoin the components.

27. A method for constructing a towel that converts into a tote bag, said method comprising the steps of:  
forming a towel having a material with a first surface and an opposite surface;

making a pocket on a first surface, the pocket including a layer of material which in a first condition lies substantially adjacent the first surface, said pocket having an opening between the layer and the first surface and being sized to receive and contain the material of the towel, said pocket being configured for being turned inside out to form a tote bag containing said towel;

forming a tote bag by turning said pocket inside out with said towel material contained in said tote bag;

providing a common closure for said pocket and said tote bag; and

providing at least one other pocket located with the surface of the material.

28. The method as claimed in claim 27, including the step of attaching a tote bag carrying strap to the towel, the towel having a first end region, a second end region and an intermediate region between said first and second end regions and being selectively separable from and connectable to each other.

29. The method as claimed in claim 27, including the step of attaching a lining inside said pocket, said lining forming the outside of the tote bag when the pocket is turned inside out.

30. The method as claimed in claim 27, including making the lining selectively of at least one of a decorative material or a waterproof material.